Telemarketers are the scourge of our phone communication system; they are akin to spammers in the world of electronic mail. As an adult NJ and US citizen, I have the right to privacy. I also, know what services and products I require and am capable of making and executing those decisions without the help of telemarketers.

The banker's association arguments are mute, have you looked at your monthly bank or credit card statement lately? They are full of pamphlets and this practice predates the "Do not call" rulings.

In the time, since both "Do not call" lists have been in place, I've been able sit and have a meal without the nightly interruptions of telemarketers.

In my opinion, the FCC should not cave to the lobbyists. New Jersey laws predate the FCC rules are more stringent and therefore should stand.